



Critical illness cover. It's about time.

Term-based life cover's simple.
You die within the term, it pays out, you don't, it doesn't.
Unfortunately, life itself isn't that simple.

What if you became critically ill? The good news is that more people are surviving critical illnesses than ever before*. But how would you cope if you couldn't return to work? You could find yourself struggling financially at a time when money should be the last thing on your mind.

That's why you should consider critical illness cover.

It pays out a lump sum if you get one of the critical illnesses covered by your plan. So you can buy yourself time. Time to recover; time to make plans if your illness has long-term consequences, and time to spend with your loved ones if your illness is terminal.

Source: *www.cancerresearchuk.org, September 2014

The information in this report has been provided for you by Bright Grey.

Bright Grey is a specialist protection provider, backed by the financial strength and stability that comes from being part of the Royal London Group, the UK's largest mutual life and pensions company.

bright grey[®]
Protection. We make it personal



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This report is designed to give you the facts and figures about critical illness cover. Your adviser will talk to you about the report and help you decide whether critical illness cover is right for you.

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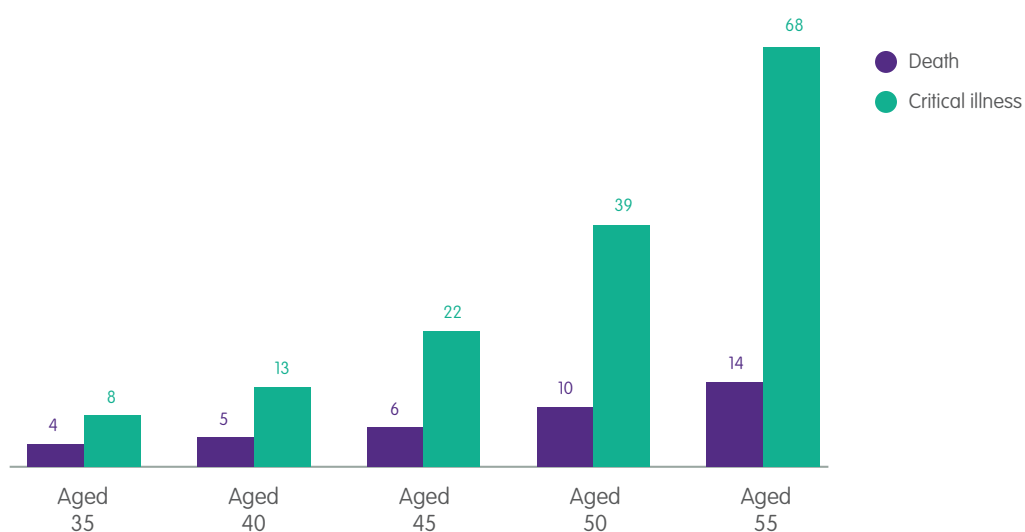
Client: John Smith
Gender: Male
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Age: 35
Smoker: Non-smoker



The facts about the risks you face.

Dying isn't the biggest risk you face.

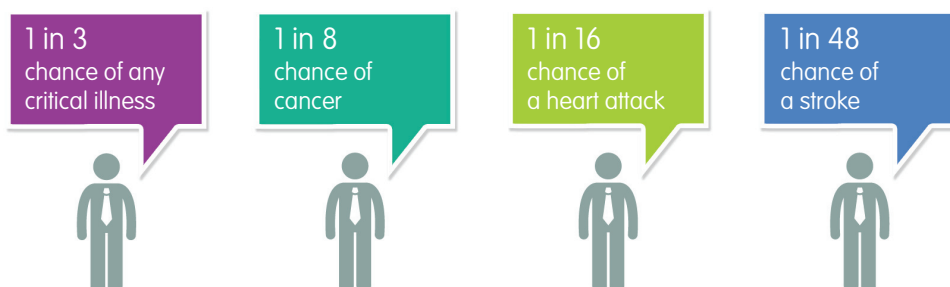
The chart below compares the risk of dying with the risk of being diagnosed with a critical illness for a non-smoking man aged 35. It also shows how the risk of critical illness increases drastically with age.



Source: Gen Re Life Health - A Critical Table, 2007. Figures based on number of cases per 10,000.

Critical illness is more common than you think.

In fact a non-smoking man has the following chances of suffering a critical illness in his working life:



Source: Gen Re Life Health - A Critical Table, 2007. Calculations based on working life ending at age 70.

Ideal Financial Solutions
50a Willis Way Poole Dorset BH15 3SY
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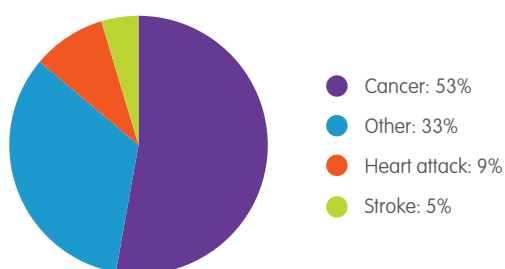


Cancer. One of the biggest risks you face.

The risk of cancer.

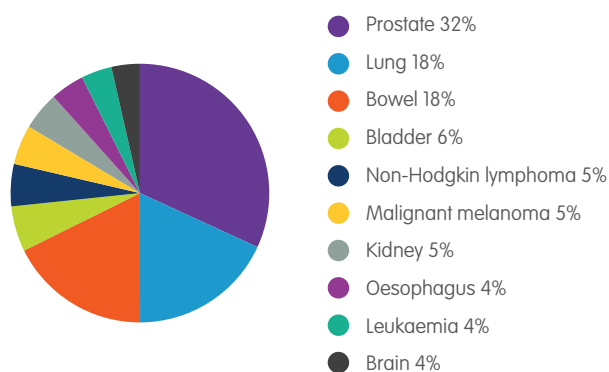
For a non-smoking man aged 35, cancer is the critical illness that represents the single biggest risk and prostate cancer is the most common cancer in men of all ages.

Most common critical illnesses in men aged 35



Source: Gen Re Life Health - A Critical Table, 2007.

Most common cancers in men



Source: Cancer Research UK, UK cancer incidence (2011) by country summary, January 2014.

However, medical science has made early diagnosis and treatment of prostate cancer much easier. In fact 86% of men aged 15 – 49 now survive for a minimum of 5 years.



Source: www.cancerresearchuk.org, June 2012.

- Some policies pay out only if a condition such as prostate cancer is diagnosed at a more serious stage.
- However, a Bright Grey plan will pay out 20% of the amount of cover, up to a maximum of £15,000 even if you meet our definition of low grade prostate cancer.
- And if you later meet one of our other critical illness definitions, we'll also pay the full amount you're covered for. (You can find a full list of all the definitions covered by our plan on page 6.)

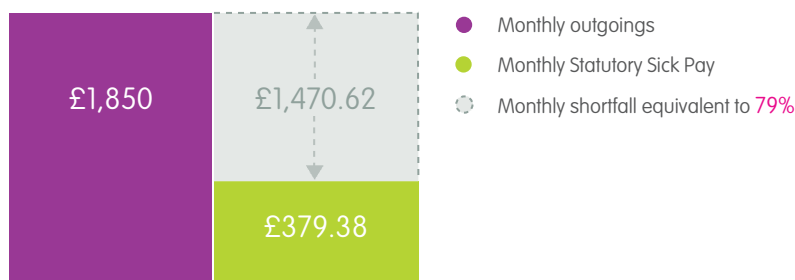
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The effect a critical illness could have on your finances.

Don't fall short by relying on state benefits.

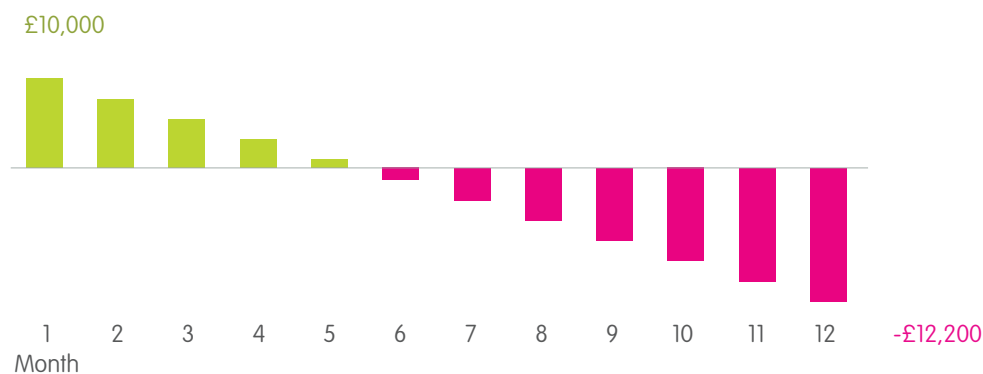
If you couldn't work due to a critical illness, you may be entitled to Statutory Sick Pay of £87.55* a week for the first 28 weeks. But would this be enough to meet your monthly financial commitments?



Source: *www.direct.gov.uk, July 2014.

How long would your hard-earned savings last?

This chart shows your financial situation after a year if your monthly outgoings stayed at £1,850 but you relied on your £10,000 savings.



Other points worth considering:

- If you're employed, your employer may offer sick pay for a period of time. It's worth checking.
- If you were critically ill you may think your monthly outgoings would come down. However, you could find yourself with additional costs for treatment or needing to make alterations to your home. Four out of five (83%) cancer patients are hit by the financial cost of cancer, which averages around £570 a month*.
- Savings that could have taken you years to accumulate could disappear quickly. Critical illness cover could give you money to live for the short term, and help protect your hard-earned savings for your future.

Source: *Macmillan - Cancer's Hidden Price Tag Executive Summary, July 2014

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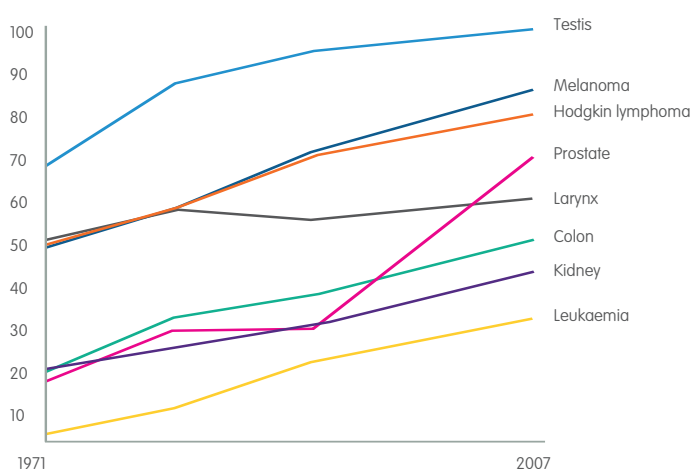


Cover could be more affordable than you think.

Survival rates are improving.

For example, due to advances in medical science, more and more people are surviving cancer. This means having money to get by while you recover has never been more vital.

Relative survival (%)

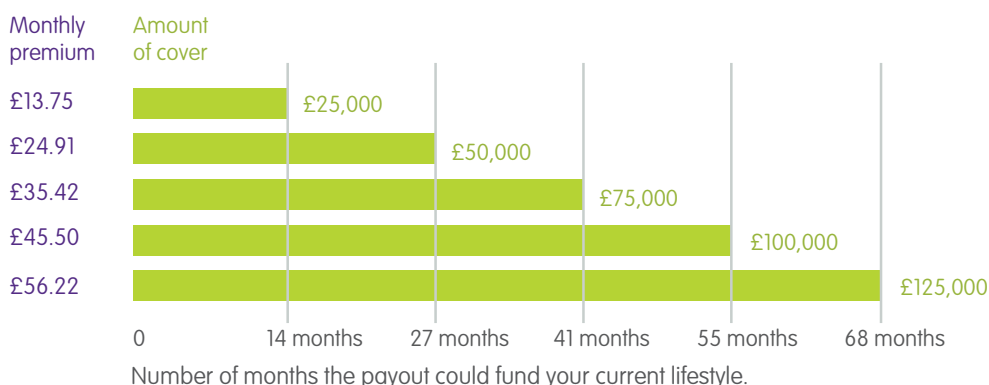


Source: www.cancerresearchuk.org, September 2013.

Even a little cover could go a long way.

Critical illness cover could be an affordable way to buy the time you need to recover or re-prioritise your life after an illness.

The chart below gives you some examples of how much cover costs each month and shows how long the cover would last if your monthly outgoings stayed at £1,850.



Source: Bright Grey Personal Protection Menu, Life or Critical Illness Cover, September 2014. Sample quotes based on non-smoker aged 35, 25-year term. Sample quotes include £2.60 plan charge.

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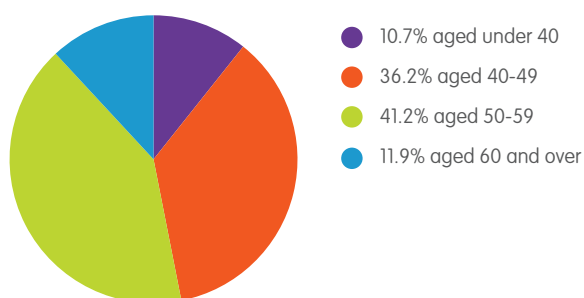


Why delaying cover could be a costly mistake.

Critical illness can strike at any time, or at any age.

As you can see from Royal London UK intermediary* claims statistics, 10.7% of men claiming were aged under 40.

Age of men who claimed



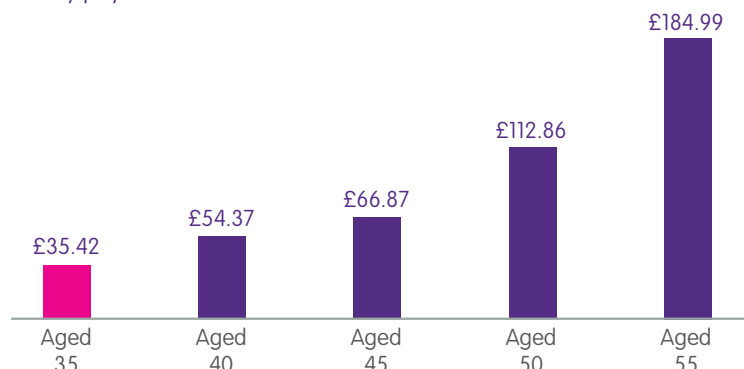
Source: *Bright Grey and Scottish Provident claims statistics, 2013. Bright Grey and Scottish Provident are Royal London's UK intermediary protection businesses. They have a shared approach to claims, so the statistics shown cover both brands.

The longer you delay, the more your premiums could be.

The chart shows how much a non-smoking man could expect to pay each month for £75,000 of cover depending on their age when they take out the policy.

A guaranteed premium is fixed for the term, so even though the risk of suffering a critical illness increases with age, once the policy has started your monthly payments won't go up.

Monthly payments



Source: Bright Grey Personal Protection Menu, Life or Critical Illness Cover, September 2014. Sample quotes based on non-smoker, level lump sum, 25-year term or maximum allowable term depending on age. Sample quotes include £2.60 plan charge. These premiums are an indication and are not a valid quotation. Factors such as having a complicated medical history will increase your premiums. Underwriters consider your full medical profile when they set the premiums.

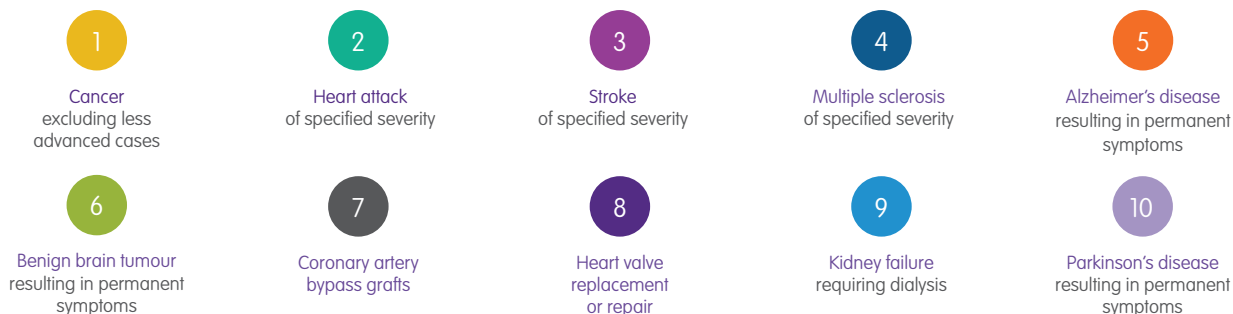
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Bright Grey's critical illness cover offers 53 definitions.

You'll be covered for the 10 most common critical illnesses*.



Plus 33 other critical illnesses

- Aorta graft surgery – for disease or traumatic injury
- Aplastic anaemia – requiring regular blood transfusions
- Bacterial meningitis – resulting in permanent symptoms
- Blindness – permanent and irreversible
- Cardiac arrest – with insertion of a defibrillator
- Cardiomyopathy – of specified severity
- Chronic lung disease – of specified severity
- Coma – resulting in permanent symptoms
- Creutzfeldt-Jakob disease (CJD) – resulting in permanent symptoms
- Deafness – permanent and irreversible
- Encephalitis – resulting in permanent symptoms
- HIV infection – caught from a blood transfusion, a physical assault or at work
- Intensive care – requiring mechanical ventilation for 10 consecutive days
- Liver failure – end stage
- Loss of hands or feet – permanent physical severance
- Loss of independent existence – resulting in permanent symptoms
- Loss of speech – permanent and irreversible
- Major organ transplant – from another person
- Motor neurone disease – resulting in permanent symptoms
- Multiple system atrophy – resulting in permanent symptoms
- Neuromyelitis optica (Devic's disease)
- Open heart surgery – with surgery to divide the breastbone
- Paralysis of limbs – total and irreversible
- Pneumonectomy – removal of a complete lung
- Pre-senile dementia – resulting in permanent symptoms
- Primary pulmonary hypertension – of specified severity
- Progressive supranuclear palsy – resulting in permanent symptoms
- Pulmonary artery graft surgery – with surgery to divide the breastbone
- Systemic lupus erythematosus – with severe complications
- Terminal illness – where death is expected within 12 months
- Third degree burns – covering 20% of the body's surface area or 50% loss of surface area of the face
- Total Permanent Disability – of specified severity
- Traumatic brain injury – resulting in permanent symptoms

And 10 additional conditions for which we pay 20% of the amount of cover up to a maximum of £15,000.

- Accident hospitalisation – requiring a hospital stay for 28 consecutive days
- Borderline ovarian tumour – of specified severity requiring removal of an ovary
- Carcinoma in situ of the cervix uteri - requiring hysterectomy
- Carcinoma in situ of the oesophagus – requiring removal of all or part of the oesophagus
- Carcinoma in situ of the testicle – requiring orchidectomy
- Carcinoma in situ of the urinary bladder
- Ductal carcinoma in situ – (a form of breast cancer)
- Low grade prostate cancer – of specified severity
- Partial loss of sight - permanent and irreversible
- Third degree burns – covering at least 10% but less than 20% of the body's surface area or at least 25% but less than 50% of surface area of the face

Bright Grey will also pay out the full amount of cover if you're later diagnosed with one of the critical illnesses listed above.

Source: * Gen Re Life Health – A Critical Table, 2007.

The amount of protection you have will depend on the covers you choose and how much you buy. You should be aware that there's no cash-in value at any time and if you stop making your payments, your cover will stop.

And because the last thing you want to think about is your children getting ill, a Bright Grey Menu critical illness plan comes with...

...up to £25,000 of free children's critical illness cover

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Cover that offers more than just a cheque.

Designed to help you cope emotionally, physically and financially.

A Bright Grey plan comes with the 'Helping Hand' service, which offers you and your family direct access to a team of personal nurse advisers with independent service provider RedArc.

They dedicate themselves to helping patients cope at any stage and at any time. Their expertise is available to you and your family, even if you don't make a claim. It includes access to a range of practical and emotional support, such as:



Oncology nursing support

For cancer patients it can be as difficult to cope with the treatment as the illness itself. A RedArc oncology nurse will contact patients to discuss treatments, side effects and offer emotional support. They can also arrange complementary therapies such as massages to aid their recovery.



Speech and language therapy

The speed of recovery from an illness such as a stroke often depends on how much follow-up treatment patients receive. Bright Grey plan owners can access immediate specialist speech and language therapy if it's not readily available on the NHS.



Bereavement counselling

Bereavement counselling gives people extra support to work through their grief or come to terms with being diagnosed with a terminal illness. In some cases people suppress their grief, which may lead to problems later on. This is when bereavement counselling can prove extremely valuable.



Physiotherapy

People suffering from physical disabilities often achieve a greater chance of recovery through physiotherapy. But waiting lists for treatment on the NHS are often long. RedArc nurses will help arrange for patients to see a local therapist who can provide immediate treatment for acute cases, all at no extra cost.



Cardiac rehabilitation support

The effects of a heart attack and coronary diseases can mean that patients often lose confidence and are unsure about how much they can exert themselves after their illness. RedArc nurses can help patients to re-evaluate their work and lifestyle in light of their illness, and to help them regain their self-confidence.



Complementary therapies

These help reduce some of the side effects of treatment. Therapies such as reiki and aromatherapy massage can be organised by RedArc nurses to help patients relax, sleep better, aid the recovery process and promote an overall feeling of wellbeing.



Stress and depression support

Critical illness can frequently lead to feelings of stress, depression and anxiety. RedArc nurses are trained to provide practical stress management advice to help patients and their families cope with the emotional impact of a diagnosis.



Independent helplines

Helping Hand offers a range of confidential helplines to you and your family.
Career helpline – help to create your CV, prepare for an interview or help with a new career direction.
Legal helpline – quick and easy access to professional legal help.
Medical helpline – manned by registered nurses to help with any medical concerns.

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Next steps.

Find out what other customers have to say.

To help you understand all the benefits of a Bright Grey plan, Bright Grey has produced 3 short films in which customers explain what critical illness cover meant to them:



For Howard...

it was about having time to focus on recovering from a stroke.



For Sharon and Jake...

it was about having time to prepare for a future with multiple sclerosis.



For Elise...

it was about spending time with her fiancé, Mark, while being treated for cancer.

To get all their stories first hand, visit:

www.brightgrey.com/itsabouttime

And finally, talk to your adviser.

The best advice is to get advice.

Contact me and I can help you decide whether Bright Grey Critical Illness Cover is right for you.

Marcus Woolley
Ideal Financial Solutions
T: 01202 916488
E: marcus@idealfinancialsolutions.co.uk

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